

Form 186 – ntc13plnprior

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 23-20737-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Keith Kloza
5 Wadsworth Street
Wallington, NJ 07057

Social Security No.:
xxx-xx-3308

Employer's Tax I.D. No.:

**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on and a confirmation hearing on such Plan has been scheduled for .

The debtor filed a Modified Plan on 03/21/2024 and a confirmation hearing on the Modified Plan is scheduled for /2/2024 at 08:30 AM. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: March 22, 2024
JAN: dlr

Jeanne Naughton
Clerk

In re:
Keith Kloza
Debtor

Case No. 23-20737-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Mar 22, 2024

User: admin
Form ID: 186

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Total Noticed: 31

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 24, 2024:

Recip ID	Recipient Name and Address
db	+ Keith Kloza, 5 Wadsworth Street, Wallington, NJ 07057-2216
520086822	CITI/CBNA, CITICORP CREDIT SERVICES; ATTN: CENTRALI, P.O. BOX 790034, KANSAS CITY, MO 64195
520086821	+ Celentano, Stadtmauer & Walentowicz,LLP, 1035 Route 46 East, Suite B208, P.O Box 2594, Clifton, NJ 07015-2594
520142661	+ Corpus Christi School, c/o Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4406
520086824	+ Dana A. Kloza, 211 Cambridge Avenue, Garfield, NJ 07026-3357
520086827	+ Hackensack University Medical Group, P.O Box 48339, Newark, NJ 07101-8539
520086831	+ LVNV Funding, LLC, PO Box 98878, Las Vegas, NV 89193-8878
520142660	+ Philip A. Kahn, Esq., Fein Such Kahn & Shepard PC, 6 Campus Drive, Suite 304, Parsippany, NJ 07054-4673
520086839	+ Wallington Tax Collector, 24 Union Blvd., Wallington, NJ 07057-1219

TOTAL: 9

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Mar 22 2024 20:56:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Mar 22 2024 20:56:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2024 20:59:55	Ally Capital, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520086819	+ Email/Text: ally@ebn.phinsolutions.com	Mar 22 2024 20:54:00	ALLY FINANCIAL, ATTN: BANKRUPTCY, PO BOX 380901, BLOOMINGTON, MN 55438-0901
520090225	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2024 21:01:05	Ally Capital, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520137874	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 22 2024 21:12:59	Ally Capital c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520086823	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2024 21:12:54	CITIBANK/SEARS, ATTN: BNAKRUPTCY, PO BOX 790034, ST LOUIS, MO 63179-0034
520110809	+ Email/PDF: ebn_ais@aisinfo.com	Mar 22 2024 21:00:10	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520086820	+ Email/Text: bankruptcy@cavps.com	Mar 22 2024 20:56:00	Cavalry SPV I LLC, 500 Summit Lake Drive, Suite 400, Valhalla, NY 10595-2321
520086825	+ Email/Text: mrdiscen@discover.com	Mar 22 2024 20:54:00	DISCOVER FINANCIAL, ATTN: BANKRUPTCY, PO BOX 3025, NEW ALBANY, OH 43054-3025
520086826	+ Email/Text: csocha@greateralliance.org	Mar 22 2024 20:56:00	GREATER ALLIANCE FEDERAL CREDIT

District/off: 0312-2

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520086828	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 22 2024 20:55:00	UNION, ATTN: BANKRUPTCY, 40 WEST CENTURY ROAD, PARAMUS, NJ 07652-1454 Internal Revenue Services, Special Processing Branch, PO Box 724, Springfield, NJ 07081
520086830	^ MEBN	Mar 22 2024 20:46:04	KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
520114448	Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2024 21:00:23	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520141147	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2024 20:54:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
520086832	Email/Text: Bankruptcy.Notices@pnc.com	Mar 22 2024 20:54:00	PNC MORTGAGE, ATTN: BANKRUPTCY, PO BOX 8819, DAYTON, OH 45401
520086833	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 22 2024 21:00:03	REGIONAL ACCEPTANCE CORPORATION, ATTN: BANKRUPTCY, 1424 EAST FIRE TOWER ROAD, GREENVILLE, NC 27858-4105
520086834	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 22 2024 21:00:32	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
520096584	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 22 2024 21:00:03	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
520086837	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 22 2024 21:00:23	SHELL CARD/CITI, ATTN: BANKRUPTCY, PO BOX 6406, SIOUX FALLS, SD 57117-6406
520086836	+ Email/Text: bk-notification@sps-law.com	Mar 22 2024 20:54:00	Schachter Portnoy LLC, 3490 US Route 1, Suite 6, Princeton, NJ 08540-5920
520086838	+ Email/Text: bncnotices@stengerlaw.com	Mar 22 2024 20:54:00	Stenger & Stenger, 2618 East Paris Avenue SE, Grand Rapids, MI 49546-2458

TOTAL: 22

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520086829	*+	Dana A. Kloza, 211 Cambridge Avenue, Garfield, NJ 07026-3357
520086835	*+	RESURGENT CAPITAL SERVICES, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 24, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 22, 2024 at the address(es) listed

District/off: 0312-2

User: admin

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Date Rcvd: Mar 22, 2024

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below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Russell L. Low	on behalf of Debtor Keith Kloza ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 4